



Order Filed on February 17, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.
By: Denise Carlon, Esquire
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Attorneys for Secured Creditor: Federal Home Loan
Mortgage Corporation, as Trustee for the benefit of the
Freddie Mac Seasoned Loans Structured Transaction
Trust, Series 2020-1

In Re:
Juan F. Espinal and Maria L. Espinal
Debtors.

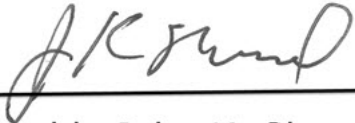
Case No.: 22-19651 JKS
Hearing Date: 2/9/2023

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS'
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 17, 2023



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Juan F. Espinal and Maria L. Espinal

Case No.: 22-19651 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1, holder of a mortgage on real property located at 66 Seneca Avenue Dumont, NJ, 07628, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell L. Low, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full when same is filed through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change;

It **ORDERED, ADJUDGED and DECREED** Debtors reserves the right to object to the claim and notices of payment change.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserves their right to object to Secured Creditor's proof of claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.